

Tax Center 'Top Ten'

Stuttgart center can ease the pain of tax time

By Maria Higgins

If filing taxes while stationed in Germany promises to be a *sturm und drang*-filled ordeal, consider turning things over to professionals at the Stuttgart Tax Center. The center provides community members with fast, free help squaring money matters away with Uncle Sam.

Capt. Christine Connolly, a tax attorney and the center's chief of client services, gave several reasons why an appointment with the Tax Center can be worth its weight in gold:

1. It's e-easy. Specially trained "e-filers" are on hand to help clients submit their claims electronically – and indeed most who use the Tax Center opt for online submission.

Speed is the biggest benefit to e-filing: A client's paperwork is usually transmitted the same evening as the appointment, and processed by the IRS within 24 hours.

Any claims with clerical or other errors are immediately kicked back for correction, barely slowing the process.

2. It's fast. Individuals who file their tax return electronically are entitled to a refund and should see the money deposited into their bank account within two weeks, or a paper check cut and mailed out within the same time frame.

3. It's accurate. Tax Center staff receive the latest information from the Internal Revenue Service, and know when the wrong information gets circulated in the popular media.

A recent article on DefenseLink.com, for instance, claimed that civilian employees accompanying the armed forces in a combat zone or qualified hazardous-duty area do not qualify for filing extensions. However, this was incorrect (these individuals do qualify for the extension).

Also, the software program TaxWise incorrectly calculates the child tax credit in the 2002 version, a snag that can not be corrected without creating serious program problems.

4. It's attuned to military matters. How else to quickly



It's not "1040-EZ" for everyone. If preparing your return yourself is just too taxing, schedule an appointment at the Stuttgart Tax Center and let the pros file for you.

find out that the cost of a new uniform is not tax deductible, but the cost of a new unit patch is? Or which occupations count as "direct support" to a mission and qualify for special hazardous duty area or combat zone exemptions (versus those considered by the IRS to be "indirect support" and thus ineligible)?

These days, staff members are keeping close watch on Congress or the president to retroactively declare certain regions of the world as hazardous duty areas or combat zones, moves that would have significant repercussions for many military taxpayers.

5. It can buy you time. Americans living abroad have until June 15, rather than April 15, to file their taxes.

Tax Center personnel can help clients request an extension beyond that time, while steering them clear of a popular misconception. An extension of time to file does not mean you have an extension of time to pay any tax due.

Service members serving in a combat zone or qualified hazardous duty area are entitled to their time in service plus 180 days to file and pay – with no penalties or interest accruing.

6. Its services are multifaceted. Tax Center staff members can help with filling out a new W-4 form if a client feels he or she would benefit from greater yearlong paycheck deductions (resulting in a larger return) or fewer paycheck deductions (yielding a smaller return but more money throughout the year).

They can also research individual laws and IRS codes to answer specific tax questions, and provide guidance for next year's obligations.

7. It's more convenient than ever. The Tax Center's recent relocation to Kelley Barracks (building 3312, second floor) means fewer parking nightmares than when the office was situated in Patch Barracks' Washington Square.

No car? The shuttle service has added a Kelley Barracks drop-off right in front of the building.

8. Walk-ins are welcome. However, community members are asked to make an appointment if their situation involves rental property, sale of stock or mutual funds, foreign tax issues or itemized deductions.

9. Hours are convenient. Tax Center employees are available Mondays, Tuesdays, Wednesdays and Fridays, 9 a.m. to 5 p.m., and -until April 15 -Thursdays, 9 a.m. to 6:30 p.m. After the 15th, Thursday hours will end at 5 p.m. as well.

10. It can all be over with one shot – that is, if visitors remember to bring the following items with them:

- Military ID card
- Social Security card for each dependent
- W-2, 1099 and 1098 forms
- Bank account and routing numbers for direct deposit of refund
- Copy of prior year's tax return, if possible
- If filing jointly, spouse or power of attorney.

For more information call 421-4588/civ. 0711-729-4588.

Relief Act of 1940 protects service members today

By Master Sgt. Scott Elliott
Air Force Print News

The Soldiers' and Sailors' Civil Relief Act of 1940 protects military members from certain legal obligations while they are actively engaged in national defense.

Among the Act's chief provisions is its ability to reduce interest rates on debts incurred before active-duty status, protect service members and their families from eviction, and delay civil court actions.

But it is not automatic. For service members to take advantage of the act, individual service members should notify their creditors of the active-duty status and their intent to invoke their civil relief act rights.

Rights under the act include the following:

■ Limiting interest rates to 6 percent for all debts incurred before beginning active-duty service. This provision includes interest rates on credit cards, mortgages and auto loans – but not federal student loans.

■ Protecting family members from eviction during times of active-duty service, regardless of whether the lease was signed before or after activation. If the monthly lease is \$1,200 or less, a landlord must seek a court order to authorize an eviction.

■ Prohibiting repossessions and foreclosures without court permission.

■ Postponing civil lawsuits the service member is a direct party to, such as bankruptcy.

■ Extending deadlines to file law suits by eliminating time served on active duty from calculating any statute of limitations.

■ Protecting active-duty people from taxation by states other than by their state of domicile.

■ Prohibiting creditors and insurance companies from making adverse credit reports, denying credit or taking adverse financial action against a service member based solely on invocation of the act.

For more information contact a local legal assistance office or visit www.af.mil/news/Mar2003/32503266print.shtml.